

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

Form D to Appendix IX

----- X  
In re: Dorothy Soucy :  
:   
:   
Debtor(s) :  
----- X

BK No. 1:11-bk-10459  
Chapter 7

**PROPOSED LOAN MODIFICATION AGREEMENT**

Now comes the debtor(s), Dorothy Soucy and Creditor, Sovereign Bank, in the above-reference matter and propose a loan modification agreement regarding the debtor's property located at: 80 Mount View Drive, Cranston, Rhode Island, as follows:

<b>Current Terms</b>		<b>Proposed Modified Terms</b>	
Current UPB	\$166,672.65	Modified UPB	\$187,569.20
Current Maturity Date	08/01/2035	Modified Mortgage Term	10/01/2051
Current Interest Rate	5.875%	Interest Rate	2.000% for 1-5 years; 3.000% for year 6; 4.000% for year 7; 5.000% for year 8 and 5.875% for years 9-40.
Current Payment Due Date	07/01/2009	Post Modification Due Date	11/01/2011
Current P & I	\$1,040.52	Post Modification P & I	\$568.01
Current Payment Amount	\$1,478.42	Estimated Modified Payment Amount	\$1,011.09
Amount Capitalizing	\$22,328.56	Contribution Required	\$1,011.09

Signature of Debtor/Attorney

/s/ John B. Ennis

JOHN B. ENNIS, ESQ. #2135

Date: November 2, 2011

Signature of Creditor/Attorney

/s/ Catherine V. Eastwood

CATHERINE V. EASTWOOD, ESQ.

Date: November 2, 2011